

Attorney's Docket No.:10559-225001
Assignee: Intel Corporation

Remarks

Reconsideration and allowance of the above-referenced application are respectfully requested.

The claims have been amended to indicate that a digital credential is a digital security mechanism associated with a user's identity, as described, e.g., in page 2, lines 16-17 and to refer to remote "services" rather than "locations," as supported by, e.g., FIG. 1. Various typographical informalities and discrepancies between the language of base independent claims and the language of dependent claims have been eliminated.

In the Office action mailed May 16, 2003, independent claims 1, 13, and 23 were rejected under 35 U.S.C. §103(a) as obvious over U.S. Patent No. 6,021,202 to Anderson et al. (hereinafter "Anderson") and U.S. Patent No. 6,442,526 to Vance et al. (hereinafter "Vance").

The rejections of claims 1, 13, and 23 rely, in part, upon the handling of corporate credit cards and paper checks as described in Vance and Anderson. See, e.g., page 2, para. 2 and page 5 of the Office action mailed May 16, 2003. It is respectfully submitted that neither the corporate credit cards nor the paper checks described in Vance and Anderson include digital credentials associated with a user's identity. Rather,

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corporate credit cards generally include a signature line for use in verifying a user's identity and a name line that can be used, in association with a photo identification, to verifying a user's identity. Anderson similarly describes that the authenticity of analog signatures (not digital credentials) on paper checks can be verified. See, e.g., col. 6, line 42-48 of Anderson. Both corporate credit cards and paper checks can also include a magnetic stripe. Such magnetic stripes identify an account rather than a user's identity, as claimed. See, e.g., col. 6, line 21-24 of Anderson.

On the other hand, the present inventors have recognized that a central authorization service can track the usage of digital credentials, generate usage reports, and identify potential fraudulent activities or other misuse. These activities allow timely detection of fraudulent activity or general misuse of digital credentials.

For example, claim 1, as amended, relates to a method that can be performed by a central authorization service. The method includes receiving a request to verify a use of a digital credential at a first service, verifying the use of the digital credential, sending a result of the verification to the first service where the use occurred, storing the result of the

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verification in an activity log in a central service, and allowing specified users to access the result.

It is respectfully submitted that neither Vance nor Anderson describe or suggest the method of claim 1, the article of claim 13, or the system of claim 23. When Anderson does discuss digital signatures, Anderson describes that participants in the payment cycle can verify the digital signatures, for example, by consulting a certificate revocation list of a director service. See, e.g., col. 28, lines 37-57 of Anderson. Such participants in Anderson's payment cycle thus neither receive requests to verify a use of a digital credential at a first service nor send a result of the verification to the first service.

Vance does not deal with digital credentials at all. For example, Vance's reporting database gathers expense and travel information rather than the results of a verification of the use of a digital credential. See, e.g., col. 14, line 41-46 of Vance.

Since neither Vance nor Anderson describe or suggest elements of claims 1, 13, and 23, it is respectfully submitted that a *prima facie* case of obviousness has not been established. Accordingly, it is respectfully submitted that claims 1, 13, and 23, and the claims dependent therefrom, are allowable.

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Independent claim 30 was rejected under 35 U.S.C. §103(a) as obvious over Anderson and Vance.

Claim 30 relates to a method that includes receiving use information describing a first use of a digital credential by an owner of a digital credential, receiving use information describing a second use of the digital credential by a delegate of the owner of the digital credential, storing the use information in an activity log, generating an activity report for the delegate based on the activity log, and generating an activity report for the owner based on the activity log. The digital credential is a digital security mechanism associated with a user's identity.

As discussed above, neither the corporate credit cards nor the paper checks described in Vance and Anderson include digital credentials associated with a user's identity. Therefore, neither Vance nor Anderson describe or suggest receiving use information describing use of a digital credential or storing the use information in an activity log, much less generating activity reports for a delegate or an owner based on the activity log.

Since elements of the method of claim 30 are neither described nor suggested by the cited art, it is respectfully submitted that a *prima facie* case of obviousness has not been

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established. Accordingly, it is respectfully submitted that claim 30 and the claims dependent therefrom are allowable.

Independent claim 42 was rejected under 35 U.S.C. §103(a) as obvious over U.S. Patent No. 6,064,990 to Goldsmith (hereinafter "Goldsmith").

This rejection is respectfully traversed.

Goldsmith has nothing to do with either delegates of a digital credential or the processing of use information for each of a plurality of delegates of a digital credential to detect misuse and generating an alert based on the detection of misuse. Instead, Goldsmith describes immediately generating and sending an electronic message to a user for each transaction. See, e.g., col. 3, line 47-54. Simply put, there is no processing of use information to detect misuse (much less misuse by delegates) and no generation of an alert based on the detection of misuse in Goldsmith since electronic messages are immediately and automatically sent out after each transaction.

Since these and other elements of the method of claim 42 are neither described nor suggested by Goldsmith, it is respectfully submitted that a *prima facie* case of obviousness has not been established. Accordingly, it is respectfully submitted that claim 42 and the claims dependent therefrom are allowable.

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Independent claim 48 was rejected under 35 U.S.C. §103(a) as obvious over Goldsmith and Vance.

This rejection is respectfully traversed.

The rejection of claim 48 relies upon the handling of corporate credit cards and ATM cards as described in Vance and Goldsmith. It is respectfully submitted that the corporate credit cards described in Vance do not include digital credentials for delegate users, as in claim 48. As discussed above, Vance's corporate credit cards generally include a signature line for use in verifying a user's identity and a name line that can be used, in association with a photo identification, to verify a user's identity, rather than digital credentials.

Further, Goldsmith is concerned with limiting account activity by unauthorized individuals, not processing transaction requests that include digital credentials from delegate users. See, e.g., col. 1, line 21-25 of Goldsmith.

Thus, neither Goldsmith nor Vance describe or suggest receiving transaction requests including digital credentials for delegate users from a plurality of delegate users, as per claim 48. It is therefore respectfully submitted that a *prima facie* case of obviousness has not be established and the claim 48 and the claims dependent therefrom are allowable.

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Independent claim 53 was rejected under 35 U.S.C. §103(a) as obvious. Page 24 of the Office action indicates that claims 53-56 were rejected as obvious over Anderson and Goldsmith, whereas the discussion on page 25 refers to U.S. Patent No. 5,659,616 to Sudia (hereinafter "Sudia"). To advance prosecution of this application, all three references are discussed.

The rejection of claim 53 is respectfully traversed.

In particular, none of Anderson, Sudia, and Goldsmith describe or suggest receiving an activity report that lists transaction information, a digital credential, and a transaction result from a credential verification service to which transaction information is communicated and from which a verification result is received. The rejection admits that Anderson does not describe or suggest receiving such an activity report from a credential verification service.

Sudia only describes that an acceptance or a rejection of a signature and attribute values is received from a verifier. See, e.g., FIGS. 6, 7, and 8 of Sudia where acceptances 612, 721, 723, 812 and rejections 611, 720, 722, 810 are illustrated in the alternative and the associated description thereof where the operation of Sudia's verifiers is described. It is respectfully submitted that Sudia lacks any description or

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suggestion of receiving an activity report including anything other than an acceptance or rejection from a credential verification service.

Goldsmith is also silent as to receiving an activity report that lists transaction information, a digital credential, and a transaction result from a credential verification service as claimed. Referring to FIG. 1 of Goldsmith, even if one assumes that point of transaction device 4 receives some kind of credential verification result from one of clearing house computer 10 or financial institution computer 6, nothing in Goldsmith describes or suggests that point of transaction device 4 also receives an activity report as claimed from either of clearing house computer 10 or financial institution computer 6.

Even if one were to argue that the entire system of FIG. 1 of Goldsmith constitutes a credential verification service that can somehow be combined with Anderson, Goldsmith is still silent as to receiving an activity report that lists transaction information, a digital credential, and a transaction result from a credential verification service from which a verification result is received. In particular, Goldsmith does not describe or suggest that the messages immediately relayed to a user are activity reports that list transaction information, a digital credential, and a transaction result, nor is a verification

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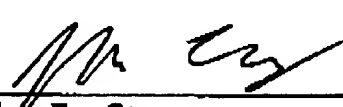
result received from Goldsmith's system. Rather, Goldsmith's messages are simply notifications of account activity.

The present amendment is submitted in accordance with the provisions of 37 C.F.R. §1.116, which after final rejection permits entry of amendments placing the claims in better form for consideration on appeal. Since the present amendment corrects various typographical informalities and corrects inconsistencies between the language of independent and dependent claims, the present amendment places the application in better form for consideration on appeal. It is therefore respectfully requested that the present amendment be entered.

In view of the above amendments and remarks, therefore, all of the claims should be in condition for allowance. A formal notice to that effect is respectfully solicited. Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 8/6/03



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